

THE *for use in my Design*
CHARACTER
AND 1477 c 30
QUALIFICATION
OF AN
Honest Loyal
MERCHANT.

Licensed, and Entred according to Order.



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THE
CHARACTER and QUALIFICATIONS
OF AN
HONEST LOYAL
MERCHANT.

THE Loyal Honest MERCHANT is an Universal Tradesman, and all the World is his *Shop*; A diligent Bee, ever busie in bringing Honey to the *Publick Hive*; The Nations *Purveyor*, that improves its Superfluities, and supplies its Necessities; The same to the *Body Politick*, as the *Liver, Veins, and Arteries* are to the *Natural*; for he both raises and distributes *Treasure*, the *vital Blood* of the Common-Weal. He is the *Steward* of the Kingdoms *Stock*, which by his good or ill management, does proportionably increase or languish. One of the most useful members in a State, without whom it can never be *Opulent* in Peace, nor consequently *Formidable* in War.

FOR he fetches in the good things of the remotest Regions to Enrich his Countrey, and by the *honest Magick* of Industry, removes the *Mines of Peru*, and the *Golden Sands of Guinea* whither he pleases. He can make a *barren Heath*; or a contemptible *Bogg*, (that has not

one *Tree* but what you must plant, nor one *Stone* but what you must bring thither, a place that has nothing of its own product worth speaking of) to be yet the richest City for its Bigness, and the greatest Store-house and Empory for all sorts of Commodities in the World.

'Tis by his means,

*The Taste of choice Arabian Spice we know,
Without those scorching Heats that make it grow.
In Indian Gems, and Persian Silks we shine;
And without Planting, drink of every Vine.*

WITHOUT him the World would still be a kind of *Wilderness*, one part unknown and unbeholding to the other; and if ever its remote Inhabitants met, it would be rather for mischief and *Slaughter*, than mutual assistance; Whereas *his* pains unites divided Empires, and those that never beheld the *same Stars*; joins people separated by different Climates, Religions, and Policies, into one common Society; And by the Mediation of *Commerce*, makes the *Sun-burnt Ethiopian* contribute to the relief of the *Frozen Muscovite*.

HE is the true *Orpheus* that charms the *Savages*, and spreads *Civility* amongst *Barbarians*; he communicates *Arts* and *Sciences*, and all useful *Inventions* both for Necessity and Ornament: Unless he had advanced *Navigation*, *Geography* might have still lain muffled in *Strabo's Cloak*, and *Astronomy* been confin'd to *Ptolemy's* narrow *Horizon*; we might to this day have believed the Poets Fables of *Frigid* and *Torrid Zones* uninhabitable; That there was no living (forsooth) under the *Æquator*, or within the *Artick* and *Antartick* Circles; Each quick-

quick-sighted *Vergilius* might have been in danger of Deprivation, for holding the supposed Hereſie of *Antipodes*; The *Art of Healing* it ſelf had incurably languish'd, our Apothecaries Shops been deſtitute of the beſt part of the *Materia Medica*, or choiceſt Rarities of the *Tripple Kingdom*; and an *Engliſh Herbal* might have bounded the ſtudies of our moſt Learned *Colledg of Phyſicians*.

NAY further, there ſeems yet a more ſublime and myſterious deſignment of *Providence* attending his pains; for by eſtabliſhing an intercourſe with *Inſidels* for Civil Traffick, a door is not ſeldom open'd to advance the *Divine Intereſt*; ſo that he may propagate our moſt *Holy Faith*, as well as vend our Temporal Commodities; and by penetrating both *Indies*, and (like the Sun) compaſſing the World, adminiſters opportunities to divulge the Light of the *Gospel*; whiſt our ſtupid Gallants think, he Voyages only to bring them Pearls to hang at the Ears of their *Miſtreſſes*, *Mango's* to reliſh their *Mutton*, or Pepper to ſtrew over their *Cucumbers*.

IN theſe remote Negotiations, he counts it next to denying his *Saviour*, to occaſion by any diſhoneſt or *immoral Act*, his Bleſſed Name to be *Blasphem'd* amongſt the *Gentiles*. He would rather endure the *Rack* himſelf, than ſtretch a Piece of Cloath on the Tenters to make it three or four Yards-longer, which when ſold to a *Turk*, ſhall in the next Shower, *Cockle* all up in a *Ruck*, cauſing the honeſt *Muſulman* to revile both the cheating Chriſtian and his Religion; Tho the later altogether undeſervedly, ſince It moſt ſeverely condemns Circumvention, and enjoyns not only ſtrict *Fidelity* and *Juſtice* in our dealings, but *Charity* too, towards all Mankind, even our moſt profeſſed Enemies.

THIS

THIS our *Merchant* is sensible of, and trembles at that *WOE* pronounced against those by whom such scandalous *Offences* come; Therefore keeps a *double Guard* on his Conversation abroad, as knowing that not only his own private Reputation, but the Honour of his *Religion* and *Nation*, in some measure depends thereon. His *Faith* is firmer than the *Needle* of his *Compass*, for it admits not of the least *Variation*; his Devotion is one and the *same*, in all Countries, and his *Zeal* as great beyond, as on this side *the Line*; For like the *Sun*, tho he traverse round the habitable *Globe*, yet still he keeps constant to the *Ecliptick* of *Truth*, and will not Barter away *the Pearl of Price*, for any worldly gains, but uses diligence in the first place to Ensure his *Soul*, dreading no *Shipwrack* so much as that of a *good Conscience*.

AND as *Piety* and *Loyalty* are inseperable; so next to *Sacriledg*, (which is a robbing of God) he abhors *Smuggling* and *Running of Goods*, or *Entring* one Commodity for another that pays more, &c. (Which is a robbing of Gods Vicegerent, the *King*;) His practice being a daily Comment on that Text, *Render unto Caesar the things that are Caesars*, &c. He reckons all those that use any such unlawful Courses, far from being either good *Christians* or *Loyal Subjects*; Nay esteems it not only a simple *Cheat* or bare *Felony*, by any Pretensions, Concealments, Trick or Artifices to defraud his *Sovereign* of those *Dues* the *Law* has settled, But a kind of unstedg'd *Treason* against the *Crown*, since 'tis apparently a design to weaken and subvert the *Royal Power*, when we purloin the *Revenues* necessary for the support of the *Government*.

HE knows, That a Nation may be impoverished and ruin'd by a *great Trade* ill manag'd, as well as by *too little*; and that the Kingdom may get, even when the
Mer-

Merchant *loses*, and the Merchant often get when the Kingdom *loses*; But for his own part is so passionate a Lover of his Country, as to postpone his private Advantages to the utility of the *Publick*; And therefore thinks himself obliged (whenever fit opportunity is offered) humbly to inform *his Sovereign*, or some of the Chief Ministers of State, (or Parliament, when conven'd), of the *Over-balance of Importations* from any Country; and of all Exportations or Importations of any sort of Goods that are notably *prejudicial or profitable* to the Kingdom, to the end there may be *wholsom Laws* made to prevent the One, and encourage the Other;

FOR not only the increase or decay of *Sea-men and shipping*, (the Walls of our *British Empire*) The encouragement or discouragement of *Mannfacturers*, and consequently the *Encrease of People*, (which if duly employed can never be too many, their multitudes being always the first *Riches* as well as *Strength* of any Nation) but also the Value of every Country-Gentlemans *Lands*, Rents, Corn, Cattel, &c. does all ultimately depend upon, and are Influenced by It, and must either *Rise* or *Fall* in equal proportion as Forreign Traffick is well or ill manag'd, clog'd, or Encouraged.

JUSTICE, square Dealing, and a *punctual Honesty*, are Essential Qualities in our true-bred Merchant. Hence his *Books* are allow'd *Evidence*, and lookt upon as a kind of *Records*; and a small *Script* of two or three Lines only under his hand, without either *Witness* or *Seal*, passes over the world for Thousands of Pounds, as Authentick as Twenty *Noverint universis*, or other long-winded Instruments, Sealed and Delivered in the Presence of *John Doe*, and *Richard Roe*, and half the Parish besides.

I AM not Ignorant that the Title of *Merchant* in some parts of the World, is usurp'd by almost all sorts of little People whose Business is to *Buy and Sell*; But properly (and wholly here in *England*) it belongs to none but such as drive a *forreign Trade*, whereby they are vastly differenc'd from ordinary *Shopkeepers and Retailers*; Our *Merchant* is a person of *Bulk*, and considerable Figure in the Common-Weal, and must be Endow'd with *Qualifications* proportionate.

1. HE should have a competent *Fund*, or Estate left him by his Ancestors; for tho *Credit* (charily kept) be a main support of, and Improvement to his Affairs, yet *It* (alone) can never be a good beginning for such an Employment; for if he have not a fair *Visible Stock* to build on, every small *puff* of misfortune will be apt to shock his Reputation.

2. THERE ought also to be strong *Natural Parts*, an Active Vigorous *Body*, to endure the Fatigues of Travel; and a ready comprehensive Mind. A good dose of *Mercury* should go to his Constitution, To render him (*etsi non versuti, versatilis tamen Ingenij*) tho not of a crafty over-reaching, yet of a brisk *accommodating Genius*, whereby he may apply himself with an easy obliging Address to all sorts of *Humours* or Accidents; yet this *Mercury* should be fixt by *Saturn*, or the Gaiety of his Complexion ming'd with a dash of *Melancholy*, to keep him from the vanity and extravagancies of a *Town-Wit*, and the beggarly fate of the *everlasting Tatlers*; For *Secrecy* is a vertue almost as necessary to a *Merchant*, as to a Statesman.

3. AS his Birth was Generous, so his Education was Liberal. He has *Latin* enough to understand an *Author*, or Discourse a *Stranger*; and to serve as a Prepara-
rative

rative and Ground-Work for the rest of his necessary Accomplishments; But thinks it scarce worth the while to slave seven years under the Tyranny of the *Ferula*, meerly to obtain the skill of Hunting a *Greek Derivative*, and Capping of Verses.

4. HE has the command of his *Pen*, and writes a fair Genteel Hand, not cramped up to a *set Secretary* like a Scriveners Boy; nor scrawling *Long-Tails*, like a Wench at a Boarding-School, but a neat charming mixture of *Roman and Italian* flowing with a kind of Artificial Negligence. [Of which in my Opinion Mr. Ayres by *St. Pauls-School*, is at least one of the best Teachers about *London*.]

5. HE is well-skill'd in that Foundation of Arts, the Science of *Numbers*: for as *Merchandize* (next after Religion and Justice) is the life of the Wealth-Publick, so *Practical Arithmetick* is the Soul of Merchandize. But especially he is thoroughly versed in that noble method of *Debtor and Creditor*, used only by those of his own Profession. And his Books are kept with so much Order as well as *Punctualness* and Integrity, that 'tis the easiest thing in the world to find out any thing inquired after; and as soon as found, it carries with it *Demonstration*.

6. I NEED not tell you, that he is expert in the Nature and Forms of *Charter-Parties*, *Bills of Lading*, *Invoyses*, *Contracts*, *Bills of Exchange*, *Policies of Insurance*, and the powers, obligations and effects of each of them. He knows the *Measures*, *Weights*, and *Money* of all forreign Countries, I mean the *Coyns* not only by their several Denominations, but also in their *Intrinsic* Values in weight and fineness compared with the *Standard* of his own Country.

B

7. HE

7. H E understands the *Customs, Tolls, Taxes, Impositions* and other Charges upon all sorts of *Merchandize* Exported or Imported to and from forreign Countries, or at home. In what Commodities each Region or Province abounds ; what convenient *Ports* they have, what *Wares* they want or are fond of ; and how, from whence, and at what Rates, furnisht. As also what Goods are *Contraband* in times of War, and what others in peace are *Prohibited* (for Reasons of State) in each place, to be Exported or Imported, and how the Rates of *Exchange* by Bills go from time to time.

8. PARTICULARLY, as *Owner*, or *Part-owner of Ships*, he has an Insight into the Goodness and Prices of all *Materials* requisite for *Building* or Repairing them, and in the diverse *Workmanhips* thereof ; as likewise for *Masts, Tackling, Cordage, Ordnance, Victuals, Ammunition, &c.* Together with the Ordinary *Wages* of Commanders, Officers, and Mariners ; To know upon what *Rates* and Conditions to *Fraight* his Ships, and Ensure his *Adventures* from one Port to another ; and to be well acquainted with the *Laws, Orders, and Customs* of the *Ensurance-Offices* and *Courts of Admiralty* both here and beyond the Seas.

9. B Y his frequent Voyaging and seeing the Wonders of the Lord in the great Deeps, he becomes skilful in *Navigation*, and not unacquainted with *Astronomy* ; And by his Residence in several forreign parts, he attains to the speaking of divers the most useful *Languages*, and is (by the way) a diligent Observer of the Ordinary *Revenues* and *Expences* of those Princes and States ; Their strength both by Sea and Land ; Their *Laws, Customs, Policies, Manners, Religion, Architecture, Military*

Military Discipline, Arts, Manufactories, and other Observables, of which he is capable to give an Account on all occasions for the good of his Country.

SO that I scarce know any other Profession which lea-
deth into so much Knowledge, either of the *Great World*, (as to its Scituation, Products and Mutual Dependence) or of the little World [MAN] (as to his Humours, Bigotries, Passions, Intrigues, and Blind-sides) In the understanding of which *two things* seems to consist (if I mistake not) the main part of what we call *civil Knowledge*, Wisdom, or Policy.

NOW if our *Merchants* Occupation be thus necessary, and require such *Variety* of excellent Qualifications, How can it but be *Honourable* too? For what can better Recommend any Calling to Wisemens Regards, than its *Usefulness*? Or be more *Genteel* and Glorious, than to supply the common *Necessities* of Mankind? Who is more to be esteemed than *the Man* whose Industry underprops his *Sovereigns Throne* with Wealth, and at the same time furnishes his *Fellow-Subjects* with Employment, and the means of a comfortable Subsistence?

VAIN therefore, unjust, and ungrateful too, are their Clamours who would degrade this *Noble Profession* as below a *Person of Quality* to Practice; Because (Forsooth) 'tis *Questuary*, and respects *Gain*, (and I wonder what *Profession* does not in some degree or other?) As if a *Gentleman* might Honourably *Buy* an *Office*, and *Sell* his *Land* or his *Breath*, but nothing else: As if a *Lawyer*, or a *Physitian* might *Pocket* his *Fees* (the just *Engagements*, or Remunerations of his well-intended Endeavours) without *Sully*ing either his *Family*, or his *Gown*; and yet a *Merchant* should utterly forfeit his *Birtheright*,

by Receiving a *Bill of Exchange* ? I intend no odious Comparisons, or in the least to Affront those *other* most Worthy and Learned Professions, but only to vindicate the Honour of *Merchandize*, and convince the World, That if a person of *Quality* should happen to breed up his *Son*, or Match a *Daughter* therein, there's no danger that they should presently be level'd with the common Crowd, or Numbred with the *Gaffers* and the *Gammers*.

FOR since a *Person of Honour* may without any disparagement, improve his *Lands*, and let his *Houses*, and sell his *Cattel* for as much as he can get ; And *Buy* his Provisions, *Furniture*, and *Equipage* as cheap as he can ; I am so dull as not to conceive whence any *Stains* should reflect on his *Scutcheon*, If he should happen to Equip a *Ship*, and send abroad Ten Thousand Pounds worth of *Cloth* or *Tin*, and in return bring back a gallant *Cargo* of twice the value, to Enrich his Country as well as himself.

'TIS a smart, but I hope, causeless Reflection of a late Ingenious (*) Author. " We are
 (*) *Britannia Languens*, or " (says he) still pretending to be more
 a discourse of " Acurate in *Logick* and *Philosophy*
Trade, Printed, " (which howsoever otherwise useful,
 1680. " do not add Twopence *per Annum* to
 " the *Riches* of the Nation) we continue to squeeze all the *Sapless* Papers and Fragments of
 " Antiquity ; we grow mighty well acquainted with
 " the *old Heathen gods*, Towns, and People ; we prize
 " our selves in fruitless curiosities ; we turn our *Lice*
 " and *Fleas* into *Bulls* and *Pigs* by our *Magnifying Glasses* ; we are searching for the World in the *Moon* with
 " our *Telescopes* ; we send to weigh the Air on the
 " top

"top of *Teneriff*; we invent *Paceing Saddles*, and
 " *Gimcracks* of all sorts, which are voted *Ingenuities*,
 " whilst the solid and most useful *Notions* and *Conside-*
 " *rations of Trade*, are turn'd into a *Ridicule*, or out of
 " *Fashion*.

SURE I am, whatever low *Conceits Aristotle* or
 some other *Pedants* may have had of *Merchandize*
 in old times, when its *Dignity* was not known, and
 when indeed it was but *Huckstering* and *Pedlary* in
 respect of what it has since arriv'd to; it must be
 avow'd, That 'tis long since become not unworthy of
 Persons of the first *Quality*; not only the *Magnifico's*
 of *Luca*, and *Genoua*, The *Illustrissimo's* of *Venice*,
 and the *High Mighty* *Burghers* of *Holland*, and such
 like *Republican Grandees*, make it their business;
 But absolute *Sovereign Princes* have courted it. *Fer-*
dinando the first great *Duke of Tuscany*, and his *Suc-*
cessors, by their care and diligence to countenance
Merchants in their *Affairs*, have so encreased the
 practice thereof, That there is scarce a *Nobleman* or
Gentleman in all their *Dominions* that doth not *Traf-*
sick either by himself or in *Copartnership*, whereby
 within fifty or sixty *Years*, the *Trade* to their *Port* of
Legorn is so much augmented, that of a poor little *Town*
 (as some yet living can remember it) 'tis now become
 a fair and *strong City*, and one of the most famous places
 for *Trade* in *Europe*.

TO go higher, some of the most sacred *Crowned*
Heads of *Christendom*, descended from, and ally'd to
 the most *Ancient* and *Illustrious Families* that the
 World can boast of; (and in that number principally
 our present most *August* and *Gracious Sovereign*), are so
 far from counting it any diminution to their *Royal*
Majesties,

Majesties, That in the highest manner they endeavour to encourage *Trade*, by interesting Themselves therein. Hence our *Exchange* is allow'd to wear that lofty Title of ROYAL; nor can the *Statues* of our *deceased Princes* any where be more Gloriously plac'd, (next to their Repositories in *Sacred Ground*) than in that *Magnificent Rendezvous of Merchants*; To intimate, that the Advancement and promoting of *Trade*, will be the Honour of our *Kings* Living and Dead.

THE Truth is, The wisest of *Kings* and Men has long since given his Judgment by his practice in this case; For *Solomon* himself could never have made *Silver and Gold* to be as plenteous in *Jerusalem* as *Stones*, and *Cedars* as *Sycamores*, if he had not first turned *Merchant*, join'd in *Copartnership* with King *Hiram*, and set out a Navy at *Ezion Geber* (a Port in the *Red Sea*) which had the Advantage of Traffick to the *Indian Ocean*, and from thence to *Ophir* (supposed to be the Isle of *Madagascar*) whence they brought *Gold* and *Silver* and *Elephants Teeth*, as well as *Apes* and *Peacocks*.

THEREFORE let none of our *Nobility* or *Gentry* think it a disgrace to Employ themselves or their *Sons* in this NOBLE MYSTERY, which as 'tis most advantageous to their Countrey and themselves, so the most excellent Personages have not disdain'd to embark in it: For (as the judicious
(:.) *Englands* Mr. *Mun* (:.) most truly says) "*Foreign Trade*, or the noble Profession of
the *Merchant*, is the great Revenue of the *King*, the
"Ho-

"Honour of the Kingdom; The School of our Arts; The
 "Supply of our Wants; The employment of our Poor;
 "The improvement of our Lands; The Nursery of our
 "Mariners; the Walls of the Kingdom; The means
 "of our Treasure; The sinews of our Wars, and the
 "Terror of our Enemies.

FOR if *Forreign Commerce* be of such Import to all Nations, That the *Wiseſt* Princes and States every where Endeavour (tho labouring under never ſo great diſadvantage) to Careſs as much as they can, and obtain the *good Graces* of a Lady, that is always attended with ſo vaſt a Dowry (for to ſpeak freely, *that People* that can get the *Trade of the World*, may quickly, without purſuing the toils of the *Cæſars* and the *Alexanders*, be, (in effect) *Lords* of their Neighbours, and give *Laws* to the World) much more then ought *We* the happy Inhabitants of *Great Brittain*, highly to eſteem of *Traffick*, which God and Nature ſeem to have deſign'd for our *peculiar Portion*; *England* affording the *moſt*, and *beſt* natural Products and Materials for *Mauufactories*; the *moſt* and *beſt Ports*; *moſt* commodiouſly ſci-tuate for Trade, either to the *Streights*, the *Baltick*, or either of the *Indies*; having alſo a *numerous People*, ſecured in their *Liberties and Properties* by a *Gracious Prince* and *moſt* whoſome *Laws*; *Seamen* as *Brisk*, *Active*, *Skilful*, and *Adventrous* as ever Plough'd the Ocean; bleſt beſides, with the greateſt *plenty* of all ſorts of *Proviſions*, and a vaſt *Fund of Land*, by *Taxes* on which in time of *War*, the Government may be Supported and Defended, and (in a word) enjoying all other Advantages that can poſſibly be imagined Requiſite; ſo that it muſt certainly be our own
Default,

Default, if we are not possess'd of a greater and more
Advantagious Trade than any of our Neighbours ; and
 consequently be not the *Richest* and most *Considerable*
 People in the World.

FINIS.





